

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimberly A. Wanyo
Debtor

Case No. 13-05697-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

Date Rcvd: Mar 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2019.

db
4402547 +Kimberly A. Wanyo, 21 Fourth Street, Larksville, PA 18651-1911
Arthur Lashin, Esquire, Hayt & Landau, LLC, 123 Broad Street, Ste 1660,
Philadelphia, PA 19109-1003
4402548 +Bank Of America, N.A., 350 Highland Drive, Lewisville, TX 75067-4177
4402549 Blatt, Hasenmiller, Leibsker & Moor, 125 S. Wacker Dr. Ste 400, Chicago, IL 60606-4440
5072325 +Bungalow Series III REO, LLC, Nationstar Mortgage, LLC, PO Box 619096,
Dallas, TX 75261-9096
4402552 Comenity Bank/Bon Ton, Retail Services, P. O. Box 5893, Carol Stream, IL 60197-5893
4402553 +Credit Card Relief, P. O. Box 781020, Indianapolis, IN 46278-8020
4402554 +Credit Card Relief Inc., 5656 W. 74th Street, Indianapolis, IN 46278-1752
4402557 +Frontier Financial Group, 631 N. Stephanie St. #419, Henderson, NV 89014-2633
4402558 +HSBC Bank Nevada, 1111b Town Center Drive, Las Vegas, NV 89144
4402559 ++LIGHTHOUSE RECOVERY ASSOCIATES LLC, 4380 S SYRACUSE ST, STE 200, DENVER CO 80237-2624
(address filed with court: Lighthouse Recovery Associates,
11551 E. Arapahoe Street, Suite 150, Centennial, CO 80112-3833)
4402546 +Law Office of David J Harris, 67-69 Public Square Suite 700, Wilkes-Barre, PA 18701-2515
4402560 Metrocast Communications, 911 N. Market St., Berwick, PA 18603-3127
4458389 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 630267, Irving, Texas 75063)
4402562 +Nationstar Mortgage, P. O. Box 650783, Dallas, TX 75265-0783
4402563 +Paul J. Klemm, Esquire, Nudelman, Klemm & Golub, P.C., 425 Eagle Rock Avenue,
Roseland, NJ 07068-1787
4402564 +Sharon Feistl, Tax Collector, 26 Delbrook Way, Larksville, PA 18651-4102
4402565 Stoneleigh Recovery Associates, P. O. Box 1479, Lombard, IL 60148-8479
4402566 +Target National Bank (TD Bank), C/O Blatt, Hasenmiller, Leibsker &
1835 Market Street, Ste 501, Philadelphia, PA 19103-2933
5087730 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038-2480
5087731 +U.S. Bank Trust National Association, c/o BSI Financial Services,
1425 Greenway Drive, Ste 400, Irving, TX 75038, U.S. Bank Trust National Association,
c/o BSI Financial Services 75038-2480
4402567 Udren Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Rd., Ste 200,
Cherry Hill, NJ 08003-3620
4402545 +Wanyo Kimberly A, 21 Fourth Street, Larksville, PA 18651-1911

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4402550 EDI: CAPITALONE.COM Mar 14 2019 23:13:00 Capital One Bank, P. O. Box 71083,
Charlotte, NC 28272-1083
4402551 +EDI: CHASE.COM Mar 14 2019 23:13:00 Chase Bank, P. O. Box 15298,
Wilmington, DE 19850-5298
4402556 EDI: FSAE.COM Mar 14 2019 23:13:00 Firstsource Advantage, LLC, P. O. Box 628,
Buffalo, NY 14240-0628
4402561 EDI: MID8.COM Mar 14 2019 23:13:00 Midland Funding, LLC, 8875 Aero Drive, Ste. 200,
San Diego, CA 92123-2255
4415777 EDI: BL-BECKET.COM Mar 14 2019 23:13:00 NCEP LLC assignee of UNITED DEBT HOLDINGS LLC,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4420083 +E-mail/Text: bncmail@w-legal.com Mar 14 2019 19:16:51 TD BANK USA, N.A.,
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4406650* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4402555 ##Edwin A. Abrahamsen & Assoc., 120 North Keyser Avenue, Scranton, PA 18504-9701

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2019 at the address(es) listed below:

Allison L. Carr on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Bungalow Series III Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com
Celine P DerKrikorian on behalf of Creditor Nationstar Mortgage LLC ecfmail@mwc-law.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
David J. Harris on behalf of Debtor 1 Kimberly A. Wanyo dh@lawofficeofdavidharris.com, davidharrisessqign@gmail.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Joseph Angelo Dessoie on behalf of Creditor Nationstar Mortgage LLC pamb@fedphe.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 Kimberly A. Wanyo
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-05697-RNO**

Social Security number or ITIN **xxx-xx-5817**

EIN ____-____-____

Social Security number or ITIN ____-____-____

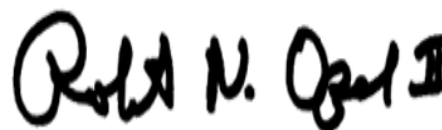
EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly A. Wanyo

March 14, 2019By the
court:Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.